

Getting to Know Your Benefits

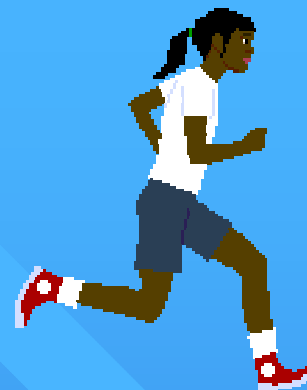
New Employee Health and Related Benefits Primer



Department of Human
Resource Management

Office of Health
Benefits

Getting Started



- What is the State Health Benefits Program?
- What benefits are offered?
- Who is eligible?
- How do I enroll?
- How can I find more information?

State Health Benefits Program

- Administers your health coverage and other benefits
 - State health insurance
 - Flexible Reimbursement Accounts (FRAs)
 - CommonHealth wellness program
 - Optional long-term care insurance

State Health Benefits Program

- **Determines**
 - Who is eligible for benefits
 - Policies and how they are interpreted
- **Collects premiums and pays claims**
- **Communicates benefits information**
- **Provides customer service to agencies and employees**
- **Manages vendor contracts**

Benefits Offered

- **Health coverage**
 - COVA Care self-insured health plan
 - Kaiser Permanente HMO (Northern Virginia only)
- **Flexible Benefits**
 - Pre-tax reduction of employee portion of the monthly premium
 - Medical Expense FRA
 - Dependent Care FRA

Benefits Offered

- **CommonHealth wellness program**
 - Fitness programs and challenges
 - Included with health coverage at no additional cost
- **Optional long-term care insurance through DHRM**
 - Individual plan
 - Total premium paid by employee
 - May continue coverage after you leave state employment

Benefits Offered

By Other Agencies

- **Automatic long-term care insurance through Virginia Sickness and Disability Program (visit the VRS Web site for more information)**
- **Voluntary provider program through the Department of Accounts**

Health Coverage

- **For Full-time employees**
 - State pays the major portion of monthly health insurance premiums
 - Employee contributes less than one-fifth of the cost of his or her health insurance
- **For COVA Care plan**
 - Premiums placed in Health Insurance Fund, from which claims are paid
 - State plan carriers administer the benefits, but state pays the claims

Health Coverage

- **COVA Care state health plan**
 - Provider networks throughout Virginia and nationally
 - Do not need to designate a PCP
 - No referrals to specialists
 - Basic plan has no out-of-network coverage except in emergencies
 - May purchase additional coverage options (Expanded Dental, Vision, Hearing, Out-of-Network)

Health Coverage

- COVA Care health plan administrators
 - Medical (Anthem BC&BS)
 - Dental (Delta Dental)
 - Prescription Drugs (Medco)
 - Behavioral Health and Employee Assistance Program (ValueOptions)

Health Coverage

- **Kaiser Permanente HMO (Northern Virginia only)**
 - More limited provider network
 - Kaiser hospitals and physicians
 - Coverage less comprehensive than COVA Care
 - No additional coverage options

Eligible for Health Coverage

- Full-time, salaried, classified employees or faculty
 - Work at least 32 hours per week
- Part-time classified employees
 - Work at least 20 hours but less than 32 hours per week
 - Pay total health insurance premium

Eligible for Health Coverage

- Legally married spouse of employee
- Dependents as defined by the program (go to the DHRM Web site, see your Member Handbook or ask your Benefits Administrator)

Eligible for Flexible Benefits

- Employee eligible for the State Health Benefits Program
- May enroll in a Dependent Care FRA when hired
- Six-month waiting period before employee can enroll in a Medical Expense FRA

Eligible for CommonHealth

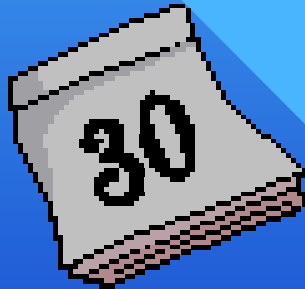
- Employees eligible for the State Health Benefits Program
 - Full-time, salaried, classified employees or faculty
 - Part-time classified employees
- Do not have to be enrolled in the State Health Benefits Program

Eligible for DHRM Long-Term Care

- **Full-time salaried, classified employees or faculty and part-time classified, including their:**
 - **Spouses**
 - **Parents and parents-in-law**
- **Retirees and their spouses or surviving spouses**

How to Enroll

- You have **31 DAYS** to enroll in health benefits



How to Enroll

Within


31

DAYS!

How to Enroll

- Visit EmployeeDirect at <http://edirect.virginia.gov> or
- Submit a completed enrollment form to your Benefits Administrator

Keep in Mind

WITHIN  DAYS

- When your health coverage goes into effect depends on:
 - Your date of employment, and
 - When you submit your request
 - Some exceptions apply, see your Benefits Administrator

Keep in Mind

COVERAGE CHART EXAMPLES

Employment Date	If Request is Received Within 31 Days And...	Then Health Coverage is Effective....
August 20	By the end of the month (example— by August 31)	The first of the next month (example – effective September 1)
August 20	On the first day of the month (example – September 1)	That day (example – effective September 1)
August 20	Into the next month (example – by September 6)	The first of the following month (example – effective October 1)

How to Enroll

- “31 Day” Rule applies to all benefits except DHRM optional long-term care insurance
- There is a 60-day window to apply for optional long-term care insurance for guaranteed issue of the policy

How to Enroll

- “31 Day” rule also applies to events during the year that allow you to make a change
 - Qualifying mid-year events:
 - Life events such as marriage, divorce, birth of a child
 - Other events related to your employment and/or family
 - See the list on the DHRM Web site or in your Member Handbook

More Information

- Resources include:

- DHRM Web site: www.dhrm.virginia.gov
 - Compensation and Benefits
 - Links to COVA Care and Kaiser Permanente
 - Announcements
 - Publications and Reports
 - Health Benefits Headlines Web portal
 - Open Enrollment link (spring only)

More Information

- **Resources include:**
 - **Member Handbook**
 - **Spotlight newsletter (fall and spring issues)**
 - **All About Your Benefits new employee brochure**